WHAT IS CLAIMED IS:

1. A method of making a coated article including a coating supported by a glass substrate, the method comprising:

sputtering a first dielectric layer on the glass substrate;

sputtering a target comprising a metal or metal alloy in an atmosphere including at least oxygen gas in order to form a first contact layer comprising a metal oxide on the substrate over the first dielectric layer;

sputtering a target comprising Ag in an atmosphere including at least oxygen gas in order to form an infrared (IR) reflecting layer comprising AgO_x which is located over and contacts the first contact layer;

sputtering a target comprising a metal or metal alloy in an atmosphere including at least oxygen gas in order to form a second contact layer comprising a metal oxide on the substrate so that the second contact layer is located over and in contact with the IR reflecting layer comprising AgO_x;

wherein more oxygen gas is introduced into each of the respective atmospheres proximate the targets used in sputtering the first and second contact layers than is introduced into the atmosphere proximate the target comprising Ag used in sputtering the IR reflecting layer comprising AgO_x; and

heat treating the glass substrate with the coating thereon in order to thermally temper the same, and wherein visible transmission of the coated article does not decrease as a result of said heat treating.

2. The method of claim 1, wherein a ratio of (a) oxygen gas introduced into the atmosphere proximate the target comprising Ag for sputtering the IR reflecting layer, to (b) oxygen gas introduced into the atmosphere proximate one of the targets for sputtering a corresponding one of the contact layers, is from about 1:1.3 to 1:10; so that more oxygen is present proximate the target used in sputtering the contact layer than is present proximate the target comprising Ag used in sputtering the IR reflecting layer.

3. The method of claim 2, wherein the ratio is from about 1:1.5 to 1:8.

4. The method of claim 2, wherein the ratio is from about 1:2 to 1:5.

5. The method of claim 1, wherein from about 20-100 sccm of oxygen gas is introduced into the atmosphere proximate the target comprising Ag, and wherein at least one of the contact layers comprises $NiCrO_x$.

6. The method of claim 1, wherein from about 20-60 sccm of oxygen gas is introduced into the atmosphere proximate the target comprising Ag.

7. The method of claim 1, wherein both the oxygen gas and argon gas are introduced into the atmosphere proximate the target comprising Ag, and wherein more argon gas than oxygen gas is introduced into the atmosphere proximate the target comprising Ag.

8. The method of claim 1, wherein at least one of the contact layers comprises $NiCrO_x$ and is oxidation graded so that a first portion of said one contact layer close to said infrared (IR) reflecting layer is less oxidized than a second portion of said one contact layer that is further from said infrared (IR) reflecting layer and is located in a central portion of said one contact layer.

9. The method of claim 1, wherein the coated article comprises from the glass substrate outwardly:

the first dielectric layer;

the first contact layer which comprises $NiCrO_x$;

the IR reflecting layer comprising AgO_x;

the second contact layer which comprises $NiCrO_x$;

at least one additional dielectric layer;

a third layer comprising $NiCrO_x$;

a second IR reflecting layer;

a fourth layer comprising $NiCrO_x$; and

at least one additional dielectric layer.

10. The method of claim 1, wherein the coated article has a visible transmittance of at least about 65%, and a sheet resistance (R_s) of no greater than 8.0 ohms/sq.

11. The method of claim 1, wherein at least one of the contact layers comprises $NiCrO_x$.

12. A heat treated coated article including a coating supported by a glass substrate, the coating comprising:

a first dielectric layer supported by the glass substrate;

a first contact layer comprising a metal oxide provided on the substrate over the first dielectric layer, wherein a central portion of the first contact layer is at least about 40% oxidized;

an IR reflecting layer comprising AgO_x;

a second contact layer comprising a metal oxide, wherein a central portion of the second contact layer is at least about 40% oxidized, wherein the IR reflecting layer is sandwiched between and contacts each of the first and second contact layers;

wherein at least one of the first and second contact layers comprises $NiCrO_x$; and

at least one dielectric layer provided on the substrate over the IR reflecting layer and over the first and second contact layers.

13. The coated article of claim 12, wherein the first and second contact layers are oxidized to a greater extent(s) than is the IR reflecting layer comprising AgO_x.

14. A coated article including a coating supported by a glass substrate, the coating comprising:

a first dielectric layer supported by the glass substrate;

a first contact layer comprising a metal oxide provided on the substrate over the first dielectric layer, wherein a central portion of the first contact layer is at least about 40% oxidized;

an IR reflecting layer comprising AgO_x contacting the first contact layer, wherein the first contact layer is either above or below the IR reflecting layer on the substrate; and

at least one dielectric layer provided on the substrate over the IR reflecting layer and the first contact layer.

15. The coated article of claim 14, wherein the first contact layer is oxidized to a greater extent than is the IR reflecting layer comprising AgO_x.

16. The coated article of claim 14, wherein the coated article has a sheet resistance (R_s) no greater than 8.0 ohms/sq.

17. The coated article of claim 14, further comprising a second contact layer comprising a metal oxide located and contacting the IR reflecting layer on a side thereof opposite the first contact layer.

18. A method of making a coated article including a coating supported by a glass substrate, the method comprising:

sputtering a first dielectric layer so as to be supported by the glass substrate;

sputtering a first contact layer on the substrate over the first dielectric layer;

sputtering a target comprising Ag in an atmosphere including at least oxygen gas

in order to form an infrared (IR) reflecting layer comprising AgO_x which is located over and contacts the first contact layer;

sputtering a second contact layer on the substrate so that the second contact layer is located over and in contact with the IR reflecting layer comprising AgO_x;

wherein said sputtering of at least one of the contact layers comprises sputtering a target comprising a metal or metal alloy in an atmosphere including at least oxygen gas in order to form a metal oxide contact layer; and

heat treating the substrate with the coating thereon for tempering, and wherein visible transmission of the coated article does not decrease due to the heat treating.

19. The method of claim 18, wherein more oxygen gas is provided in an atmosphere used in sputtering the metal oxide contact layer than is provided in an atmosphere proximate the target comprising Ag used in sputtering the IR reflecting layer comprising AgO_x; and

wherein visible transmission of the coated article increased upon said heat treating.